

Fill in this information to identify the case:Debtor Name Todd A. Meagher

United States Bankruptcy Court for the: Northern District of Texas

Case number: 20-40208☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: Pet. Date-March 2020Date report filed: 04/20/2020
MM / DD / YYYYLine of business: Software DeveloperNAISC code: --

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Todd A. Meagher

Original signature of responsible party _____

Printed name of responsible party Todd A. Meagher**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Todd A. Meagher

Case number 20-40208

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 3544.49

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 2000

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 4434.78

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -2434.78

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 1109.71

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ --

Debtor Name Todd A. Meagher

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ _____
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? _____ 0
27. What is the number of employees as of the date of this monthly report? _____ 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 12702.65
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 12702.65
30. How much have you paid this month in other professional fees? \$ _____ 0
31. How much have you paid in total other professional fees since filing the case? \$ _____ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>n/a</u>	—	\$ <u>2000</u>	=	\$ <u>2000</u>
33. Cash disbursements	\$ <u>n/a</u>	—	\$ <u>4434.78</u>	=	\$ <u>4434.78</u>
34. Net cash flow	\$ <u>n/a</u>	—	\$ <u>-2434.78</u>	=	\$ <u>-2434.78</u>
35. Total projected cash receipts for the next month:					\$ _____ 0
36. Total projected cash disbursements for the next month:					- \$ _____ 0
37. Total projected net cash flow for the next month:					= \$ _____ 0

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Exhibit A

Question 4: Debtor does not have employees

Question 5: Debtor has been unable to find an institution that will set up a DIP account for him.

Question 6: Debtor was a victim of identity theft and the perpetrator filed a fraudulent tax return on Debtor's behalf. Debtor is currently working with IRS to resolve the situation and therefore has not filed tax returns with the IRS for years 2017-2019 however, those returns are almost completed and will be provided with next month's Operating Report.

Exhibit B

Question 15: My spouse is paying all household bills and expenses during the pendency of this bankruptcy. Her bank statements are attached to this Operating Report.

Exhibit C

Bank statement showing cash receipts is attached to the MOR. Debtor received \$2,000 from wife as reimbursement for the household's mortgage payment which was automatically drafted from the Debtor's account.

Exhibit D

Bank statement showing cash disbursements is attached to the MOR. Debtor's account was automatically drafted by mortgage lender for monthly mortgage payment.

Exhibit F

GHER Solutions, LLC owes me for March and April development services, totaling \$20,000 in receivables. I expect that payment this week.



P.O. Box 16509 Fort Worth, Texas 76162 Member FDIC

STATEMENT ISSUED

01-07-2020

006919

Page 1 of 2

TODD A MEAGHER
 POD IRENE ALEXIS MEAGHER
 2101 LEGACY CT
 KELLER TX 76248



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See all your finances in one place. Log on to the Frost App or Online Banking and you can see your mortgages, credit cards, 401(k)s and IRAs, no matter where they're held.

FROST PERSONAL ACCOUNT : ACCOUNT NO. [REDACTED] 704					
DEPOSITS			WITHDRAWALS		
BALANCE LAST STATEMENT	NO.	AMOUNT	NO.	AMOUNT	BALANCE THIS STATEMENT
6,415.27	3	18,000.20	10	20,670.98	3,744.49

DEPOSITS/CREDITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION
12-06	5,000.00	INTERNET FUND TRANSFER	FROM ACCOUNT XXXXX0491
12-13	5,000.00	INTERNET FUND TRANSFER	FROM ACCOUNT XXXXX0491
01-06	8,000.00	INTERNET FUND TRANSFER	FROM ACCOUNT XXXXX0491
01-07	.20	INTEREST PAID	

OTHER WITHDRAWALS/DEBITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION
12-06	3,695.85	ELECTRONIC DEBIT	MORTGAGE SERV CT MTG PAYMT xxxxxx9839
12-09	200.00	DEBIT CARD PURCHASE	BLUEBIRD.COM 877-486-5990 CARD: 9378508
12-16	13.16	ELECTRONIC DEBIT	CITI CARD ONLINE PAYMENT xxxxxxxxxxxx1424
12-16	5,510.46	ELECTRONIC DEBIT	CITI CARD ONLINE PAYMENT xxxxxxxxxxxx4297
12-17	40.00	ELECTRONIC DEBIT	FarmersNewWrld 8002223738 R#: Bxxxxx3585
12-18	2.12	DEBIT CARD RECURRING	GOOGLE *GOOGLE STORAGE 650-253-0000 CARD: 9378508
12-24	139.01	ELECTRONIC DEBIT	FARMERS N W LIFE INS. PREM xxxxx7907
12-30	200.00	DEBIT CARD PURCHASE	BLUEBIRD.COM 877-486-5990 CARD: 9378508
01-06	7,174.53	ELECTRONIC DEBIT	CITI CARD ONLINE PAYMENT xxxxxxxxxxxx4806
01-07	3,695.85	ELECTRONIC DEBIT	MORTGAGE SERV CT MTG PAYMT xxxxxx9839

DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-05	6,415.27	12-16	6,995.80	12-30	6,614.67
12-06	7,719.42	12-17	6,955.80	01-06	7,440.14
12-09	7,519.42	12-18	6,953.68	01-07	3,744.49
12-13	12,519.42	12-24	6,814.67		

INTEREST EARNED THIS PERIOD : \$.20 NUMBER OF DAYS THIS PERIOD : 33
 ANNUAL PERCENTAGE YIELD EARNED : 0.03% AVERAGE COLLECTED BALANCE : 7,419.48

- 1) Make changes to the address information shown on the front of this statement.
- 2) List all accounts which should be updated including Checking, Savings, Money Market, CDs and Loans.

Account Number _____ Account Number _____
Account Number _____ Account Number _____
Account Number _____ Account Number _____

Signature _____

- 3) Clip and return to the bank and address listed on the front of this statement.

Page 2 of 2

How to balance your checkbook:

This worksheet will help you balance your checkbook. Before you begin, you'll need your checkbook register, your statement and any outstanding transactions not entered in your register.

Worksheet	Check Number/ Other Debits	Amount
1. Enter balance shown on front of statement		
2. Subtract Line A (Checks / other debits not shown on this statement)		
3. Subtotal		
4. Add Deposits / other credits not shown on statement		
5. Your Account Balance		
6. Enter Your checkbook balance		
7. Subtract any bank charges that have not been entered in your checkbook		
8. Subtotal		
9. Add any interest or other credits appearing on your statement that have not been entered in your checkbook		
10. Adjusted Checkbook Balance	Total (Line A)	

1. Be sure your checkbook register is complete. Verify that all outstanding transactions have been entered in your register.
2. Compare the check information on the front of the statement with your checkbook register. In your register, mark all the checks, ATM withdrawals or other debits on your statement to indicate that the funds have been withdrawn from your account. List any checks or other debits that are in your register, but not on your statement in the space provided above.
3. In your register, mark all deposits and other credits on your statement to indicate that the funds have been credited to your account. Write any deposits or other credits that are in your register, but not on your statement on Line 4.
4. To verify your statement balance, complete the worksheet above. Your account balance (Line 5) should match your adjusted checkbook balance figure (Line 10). If these balances are different, check the addition in your checkbook and review each step in the balancing procedure.

Please examine your bank statement upon receipt and report any differences or irregularities as specified in the Deposit Account Agreement and Other Disclosures.



P.O. Box 16509 Fort Worth, Texas 76162 Member FDIC

STATEMENT ISSUED
02-06-2020

006779

Page 1 of 2

TODD A MEAGHER
POD IRENE ALEXIS MEAGHER
2101 LEGACY CT
KELLER TX 76248

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Whether you're saving for unexpected expenses or a vacation,
Frost Savings and Money Market accounts can help you plan.
Open an account online or visit a financial center today.

FROST PERSONAL ACCOUNT : ACCOUNT NO. [REDACTED] 704					
DEPOSITS			WITHDRAWALS		
BALANCE LAST STATEMENT	NO.	AMOUNT	NO.	AMOUNT	BALANCE THIS STATEMENT
3,744.49	1	2,000.00	11	4,554.78	1,189.71

DEPOSITS/CREDITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION
02-03	2,000.00	INTERNET FUND TRANSFER	FROM ACCOUNT XXXXX0491

OTHER WITHDRAWALS/DEBITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION		
01-13	200.00	DEBIT CARD PURCHASE	BLUEBIRD.COM	877-486-5990	CARD: 9378508
01-16	49.00	DEBIT CARD PURCHASE	AMERICAN CONSUMER CRED	800-769-3571	CARD: 9378508
01-16	40.00	ELECTRONIC DEBIT	FarmersNewWrld 8002223738	R#: Bxxxxx3585	
01-17	529.38	ELECTRONIC DEBIT	CITI CARD ONLINE PAYMENT	xxxxxxxxxxx0380	
01-21	2.12	DEBIT CARD RECURRING	GOOGLE *GOOGLE STORAGE	650-253-0000	CARD: 9378508
01-23	139.01	ELECTRONIC DEBIT	FARMERS N W LIFE INS. PREM	xxxxx7907	
01-28	7.57	DEBIT CARD PURCHASE	PIE FIVE KELLER	KELLER	CARD: 9378508
01-29	1.99	DEBIT CARD PURCHASE	PANERA BREAD #601367 P	SOUTHLAKE	CARD: 9378508
01-31	42.95	DEBIT CARD PURCHASE	TXDPS LTC	EGOV.COM	CARD: 9378508
02-03	90.00	DEBIT CARD RECURRING	CELT.X.COM	ST. JOHNS	CARD: 9378508
02-06	3,452.76	ELECTRONIC DEBIT	MORTGAGE SERV CT MTG PAYMT	xxxxxx9839	

DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-07	3,744.49	01-23	2,784.98	02-03	4,642.47
01-13	3,544.49	01-28	2,777.41	02-04	4,642.47
01-16	3,455.49	01-29	2,775.42	02-05	4,642.47
01-17	2,926.11	01-31	2,732.47	02-06	1,189.71
01-21	2,923.99				

- 1) Make changes to the address information shown on the front of this statement.
- 2) List all accounts which should be updated including Checking, Savings, Money Market, CDs and Loans.

Account Number _____ Account Number _____
Account Number _____ Account Number _____
Account Number _____ Account Number _____

Signature _____

- 3) Clip and return to the bank and address listed on the front of this statement.

Page 2 of 2

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Worksheet	Check Number/ Other Debits	Amount
1. Enter balance shown on front of statement		
2. Subtract Line A (Checks / other debits not shown on this statement)		
3. Subtotal		
4. Add Deposits / other credits not shown on statement		
5. Your Account Balance		
6. Enter Your checkbook balance		
7. Subtract any bank charges that have not been entered in your checkbook		
8. Subtotal		
9. Add any interest or other credits appearing on your statement that have not been entered in your checkbook		
10. Adjusted Checkbook Balance	Total (Line A)	

1. Be sure your checkbook register is complete. Verify that all outstanding transactions have been entered in your register.
2. Compare the check information on the front of the statement with your checkbook register. In your register, mark all the checks, ATM withdrawals or other debits on your statement to indicate that the funds have been withdrawn from your account. List any checks or other debits that are in your register, but not on your statement in the space provided above.
3. In your register, mark all deposits and other credits on your statement to indicate that the funds have been credited to your account. Write any deposits or other credits that are in your register, but not on your statement on Line 4.
4. To verify your statement balance, complete the worksheet above. Your account balance (Line 5) should match your adjusted checkbook balance figure (Line 10). If these balances are different, check the addition in your checkbook and review each step in the balancing procedure.

Please examine your bank statement upon receipt and report any differences or irregularities as specified in the Deposit Account Agreement and Other Disclosures.



P.O. Box 16509 Fort Worth, Texas 76162 Member FDIC

STATEMENT ISSUED
03-05-2020

006855

Page 1 of 2

TODD A MEAGHER
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With the technology Frost offers, you can make payments to your bills whenever, wherever. Just log on to Frost Online Banking or the Frost App and select Make a Payment.

FROST PERSONAL ACCOUNT : ACCOUNT NO. [REDACTED] 704					
DEPOSITS			WITHDRAWALS		
BALANCE LAST STATEMENT	NO.	AMOUNT	NO.	AMOUNT	BALANCE THIS STATEMENT
1,189.71	0	.00	1	40.00	1,149.71

OTHER WITHDRAWALS/DEBITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION
02-19	40.00	ELECTRONIC DEBIT	FarmersNewWrld 8002223738 R#: Bxxxxx3585

DAILY BALANCE

DATE	BALANCE	DATE	BALANCE
02-06	1,189.71	02-19	1,149.71

- 2) List all accounts which should be updated including Checking, Savings, Money Market, CDs and Loans.

Account Number _____ Account Number _____
Account Number _____ Account Number _____
Account Number _____ Account Number _____

Page 2 of 2

Signature _____

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2. Subtract Line A (Checks / other debits not shown on this statement)	- \$ _____		
3. Subtotal	\$ _____		
4. Add Deposits / other credits not shown on statement	+ \$ _____		
5. Your Account Balance	\$ _____		
6. Enter Your checkbook balance	\$ _____		
7. Subtract any bank charges that have not been entered in your checkbook	- \$ _____		
8. Subtotal	\$ _____		
9. Add any interest or other credits appearing on your statement that have not been entered in your checkbook	+ \$ _____		
10. Adjusted Checkbook Balance	\$ _____	Total (Line A)	

1. Be sure your checkbook register is complete. Verify that all outstanding transactions have been entered in your register.
2. Compare the check information on the front of the statement with your checkbook register. In your register, mark all the checks, ATM withdrawals or other debits on your statement to indicate that the funds have been withdrawn from your account. List any checks or other debits that are in your register, but not on your statement in the space provided above.
3. In your register, mark all deposits and other credits on your statement to indicate that the funds have been credited to your account. Write any deposits or other credits that are in your register, but not on your statement on Line 4.
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P.O. Box 16509 Fort Worth, Texas 76162 Member FDIC

STATEMENT ISSUED
04-06-2020

006835

Page 1 of 2

TODD A MEAGHER
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2101 LEGACY CT
KELLER TX 76248

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Make banking easy. Add your Frost Debit Card to your digital wallet on your smartphone, tablet or wearable to quickly make essential purchases in stores and online.

FROST PERSONAL ACCOUNT : ACCOUNT NO. [REDACTED] 704

		DEPOSITS		WITHDRAWALS		
BALANCE LAST STATEMENT	NO.	AMOUNT	NO.	AMOUNT	BALANCE THIS STATEMENT	
1,149.71	0	.00	1	40.00	1,109.71	

OTHER WITHDRAWALS/DEBITS

DATE	AMOUNT	TRANSACTION	DESCRIPTION	
03-17	40.00	ELECTRONIC DEBIT	FarmersNewWrld 8002223738 R#: Bxxxxx3585	

DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-05	1,149.71	03-17	1,109.71		

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Account Number _____	Account Number _____
Account Number _____	Account Number _____

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Signature _____

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1. Enter balance shown on front of statement	\$ _____	
2. Subtract Line A (Checks / other debits not shown on this statement)	- \$ _____	
3. Subtotal	\$ _____	
4. Add Deposits / other credits not shown on statement	+ \$ _____	
5. Your Account Balance	\$ _____	
6. Enter Your checkbook balance	\$ _____	
7. Subtract any bank charges that have not been entered in your checkbook	- \$ _____	
8. Subtotal	\$ _____	
9. Add any interest or other credits appearing on your statement that have not been entered in your checkbook	+ \$ _____	
10. Adjusted Checkbook Balance	\$ _____	
	Total (Line A)	

1. Be sure your checkbook register is complete. Verify that all outstanding transactions have been entered in your register.
2. Compare the check information on the front of the statement with your checkbook register. In your register, mark all the checks, ATM withdrawals or other debits on your statement to indicate that the funds have been withdrawn from your account. List any checks or other debits that are in your register, but not on your statement in the space provided above.
3. In your register, mark all deposits and other credits on your statement to indicate that the funds have been credited to your account. Write any deposits or other credits that are in your register, but not on your statement on Line 4.
4. To verify your statement balance, complete the worksheet above. Your account balance (Line 5) should match your adjusted checkbook balance figure (Line 10). If these balances are different, check the addition in your checkbook and review each step in the balancing procedure.

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